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February 19, 2009

**VIA FIRST CLASS MAIL**

MAIL STOP AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RE: U.S. Patent Application No.: 10/777,586**  
**Title: SYSTEMS AND METHODS FOR IMPLEMENTING AN**  
**INTEREST-BEARING INSTRUMENT**  
**Filed: February 12, 2004**  
**Inventor: Roger Howard Williams III**  
**Attorney Docket No.: 07-1087**

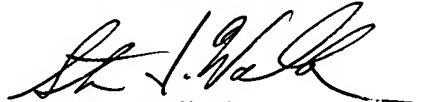
Dear Sir/Madam:

In reference to the above-captioned application, transmitted herewith are the following:

1. Pre-Appeal Brief Request for Review (PTO/SB/33) and attachment (5 pages);
2. Notice of Appeal From Examiner to The Board of Patent Appeals and Interferences (1 page);
3. Petition for Extension of Time under 37 CFR 1.136(a) (PTO/SB/22) (1 page);
4. Credit Card Authorization Form (PTO-2038) (1 page); and
5. a Return Postcard.

The Commissioner is hereby authorized to charge any deficiencies or credit any overpayment in the enclosed amounts to Deposit Account Number 50-0979.

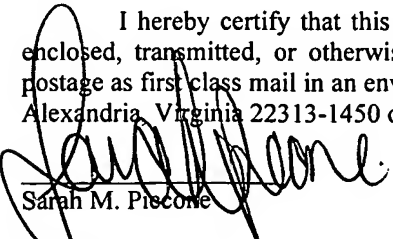
Respectfully submitted,

  
Steven I. Wallach  
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SIW/smp  
Enclosures

**CERTIFICATE OF FIRST CLASS MAILING UNDER 37C.F.R.1.8.**

I hereby certify that this correspondence, and all papers and things referred to herein as being attached, enclosed, transmitted, or otherwise submitted, are being deposited with the U.S. Postal Service with sufficient postage as first class mail in an envelope addressed to: MAIL STOP AF, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 on the date shown below:

  
Sarah M. Piccone

Date: February 19, 2009

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